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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 3

Complete if Known

Application Number	10/825,440 Reissue
Filing Date	04/14/2004
First Named Inventor	Bruce BENT et al.
Art Unit	3693
Examiner Name	Jagdish Patel
Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	H1	US - 2001/0032182	10-18-2001	KUMAR et al.	
	H2	US - 2002/0007330	01-17-2002	KUMAR et al.	
	H3	US - 2002/0069147	06-06-2002	SHEEHAN et al.	
	H4	US - 2002/0165757	11-07-2002	LISSER	
	H5	US - 2002/0178098	11-28-2002	BEARD	
	H6	US - 2003/0177092	09-18-2003	PAGLIN	
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	H8	US - 2003/0236728	12-25-2003	SUNDERJI et al.	
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	H13	US - 2004/0128235	07-01-2004	KEMPER et al.	
	H14	US - 2004/0162773	08-19-2004	DEL REY et al.	
	H15	US - 2005/0044038	02-24-2005	WHITING et al.	
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UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			
	H33	60/307,815	07/27/2001		
	H34	60/323,365	09/20/2001		

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Sheet	2	of	3	Attorney Docket Number	049212-0102

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	H35	WO – 99/18529	04-15-1999	MARTIN et al.		
	H36	WO – 2003/012580	02-13-2003	PROMONTORY CAPITAL GROUP, LLC.		
	H37	WO – 2005/006111	01-20-2005	VISA USA INC.		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	H38	Letter From William W. Wiles, Secretary of the Board, Board of Governors of the Federal Reserve System, June 22, 1983, 6 Sheets.	
	H39	DI 48, Excerpts of Transcript of Hearing, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-680, April 8, 1983, 5 sheets	
	H40	DI 56, Interrog. Response, U.S. Dist. Ct. District of Delaware, Civil Action No. 82-680, May 20, 1983, 15 Sheets.	
	H41	DI 99, Suppl. Interrogatory Response, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-630, May 30, 1984, 6 Sheets.	
	H42	Letter from Michael Bradfield, General Counsel, Board of Governors of the Federal Reserve System, November 16, 1984, 4 Sheets.	
	H43	Board of Governors of the Federal Reserve System, 1984 Fed. Res. Interp. Ltr. LEXIS 56, November 16, 1984, 3 Sheets.	
	H44	Letter From Oliver I. Ireland, Associate General Counsel, Board of Governors of the Federal Reserve System, June 22, 1988, 5 Sheets.	
	H45	Board of Governors of the Federal Reserve System, 1988 Fed. Res. Interp. Ltr. LEXIS 141, June 22, 1988, 3 Sheets.	
	H46	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 77, March 14, 1989, 2 Sheets.	
	H47	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 154, June 21, 1989, 2 Sheets.	
	H48	Board of Governors of the Federal Reserve System, 1990 Fed. Res. Interp. Ltr. LEXIS 94, February 1, 1990, 1 Sheet	

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Sheet	3	of	3

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	H49	Board of Governors of the Federal Reserve System, 1991 Fed. Res. Interp. Ltr. LEXIS 232, January 30, 1991, 2 Sheets.	
	H50	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, November 1992, 2 Sheets.	
	H51	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 156, June 24, 1994, 3 Sheets.	
	H52	CMA, Insured Savings Account Fact Sheet, Merrill Lynch, Pierce, Fenner & Smith Incorporated, July 1994, pages 47-54.	
	H53	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 314, October 17, 1994, 2 Sheets.	
	H54	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 419, October 14, 1994, 4 Sheets.	
	H55	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, March 1995, 2 Sheets.	
	H56	Letter from Stephanie Martin, Assoc. General Counsel, Board of Governors of the Federal Reserve System, April 22, 2004, 8 Sheets.	
	H57	Bank Deposit Program, Online http://web.archive.org/web/20030620100115/http://www.smithbarney.com/products_servi , January 19, 2001, 4 Sheets.	

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